PRODUCT DISCLOSURE SHEET **(Read this Product Disclosure Sheet before you decide to participate in the "*IKHLAS*link Child Waiver Of Contributions Secure Takaful Rider. Be sure to also read the general terms and conditions).**	**TAKAFUL IKHLAS BERHAD** **(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)**
	***IKHLAS*link Child Waiver of Contributions Secure Takaful Rider**
	Date: ~~dd/mm/yyyy~~26/12/2017

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1) What is this product about?

This is a guaranteed renewable unit deducting rider which is attachable to regular Takaful Contribution investment-linked Takaful plans. This rider is a value adds to the existing *IKHLAS*link Child Secure Takaful Rider that you have subscribed to.

The Company will help the Person Covered to manage all the future Takaful Contributions under the Takaful Certificate in the event that the Person Covered is diagnosed of any one of the Child Illness.

2) What are the Shariah concepts applicable?

- **Tabarru' –** shall mean donation for the purpose of solidarity and cooperation among the Takaful Participants and to be used to help Takaful Participants in times of misfortune. In the context of Takaful IKHLAS, Tabarru' will be allocated into the Risk Fund.

- **Wakalah** – shall mean agency. In this context, it refers to a contract between the Company and the Takaful Participant where the Takaful Participant authorises the Company to manage the fund on his/her behalf, which allows the Company to charge a Wakalah fee.

3) What are the covers / benefits provided?

Child Illness Benefit

Upon the Person Covered being diagnosed as suffering from any Child Illness as listed below, all future Takaful Contribution will be managed by the Company, where the full Takaful Contribution is payable from the Risk Fund.

For example, in the event of the Person Covered with a monthly Takaful Contribution of RM100 is diagnosed with a Child Illness, he/she is no longer required to be pay the RM100 monthly Takaful Contribution.

Covered Child Illness	
i)	Severe Asthma
ii)	Leukaemia
iii)	Insulin-Dependent Diabetes Melitus
iv)	Rheumatic Fever with Valvular Impairment
v)	Kawasaki Disease with Heart Complications
vi)	Severe Juvenile Rheumatoid Arthritis
vii)	Glomerulonephritis with Nephrotic Syndrome
viii)	Severe Epilepsy
ix)	Intellectual Impairment due to Illnesses or Accident

Note: Person Covered/ Child must be the same person in both Basic Takaful Certificate and Supplementary Takaful Certificate.

4) How much Takaful Contribution do I have to pay?

No additional Takaful Contribution applicable to this rider since the Tabarru' charge will be deducted from Unit Fund of the basic Takaful Certificate. However, the Tabarru' charge is NOT GUARANTEED and may be varied from time to time by giving three (3) months' notice to the Takaful Participant prior to Takaful Certificate anniversary.

5) What are the fees and charges that I have to pay?

a) Wakalah Fees - not applicable.

b) Tabarru' charge is deducted from the Unit Fund of the basic Takaful Certificate (through cancellation of units at unit price) and Goods and Services Tax (GST) will be charged on the tabarru'. Tabarru' will increase as the Person Covered grow older. Details of the tabarru' amount and other charges for this rider are illustrated in the benefit illustration.

6) What are some of the key terms and conditions that I should be aware of?

a) Importance of disclosure - you must disclose all material facts such as your age, occupation and health condition correctly. Takaful IKHLAS has the right to repudiate liability in the event that you failed to disclose relevant information that would affect the decision to accept or reject the risk, and on the terms to be applied to you.

b) Cooling-off Period – you may cancel your Supplementary Takaful Certificate by returning the Supplementary Takaful Certificate to the Company within fifteen (15) days after you have received the Supplementary Takaful Certificate. The Company shall cancel it immediately upon receipt.

c) Waiting period – Such Critical Illness must last for a continuous period of not less than six (6) months in duration.

d) Value of the Unit Fund of the basic Takaful Certificate depends on the performance of the investment-linked funds selected. The higher the level of Takaful coverage selected, the more units will be absorbed to pay for the Tabarru' charges and fewer units will remain to accumulate cash values under the Takaful Certificate.

e) The actual investment income may fluctuate based on market conditions. As a result, the amount accumulated in the Unit Fund of the basic Takaful Certificate may rise above or fall below the total Takaful Contribution made into Unit Fund of the basic Takaful Certificate (possibly leading to early Takaful Certificate lapsation).

f) Lapse of Takaful Certificate - the Takaful Certificate will lapse when the value of investment units is insufficient to pay for the Tabarru' and other charges.

g) The Company will charge a Surplus Administration Charge (SAC) of 50% of the gross distributable surplus declared at the end of each Financial Year. The net distributable surplus (after deducting SAC) from the Risk Fund will be allocated in full (100%) to the Takaful Participant.

h) It is important for you to receive receipts and keep them as proof of payment of Takaful Contributions.

i) If you do not receive the Takaful Certificate after fourteen (14) days from the date of participation, please contact us (for standard cases only).

j) Notification of claim must be given in writing to the Company within thirty (30) days after occurrence of any claim. The Company, upon receipt of notice of claim, will furnish to the claimant appropriate forms for filing proof of claim and shall notify the claimant of any other requirements. This shall not preclude the Company from requiring further documentation in respect of the loss as deemed fit by the Company. All such information and evidence must be furnished to the Company within ninety (90) days from the date of the events covered.

k) This Supplementary Takaful Certificate will not provide any benefit amount on termination, maturity or expiry of the Supplementary Takaful Certificate.

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the terms and conditions under this Takaful Certificate.

7) What are the major exclusions under the Takaful Certificate?

This Supplementary Takaful Certificate shall not cover any critical illness caused directly or indirectly, wholly or partly, by any one of the following occurrences:

a) Any Child Illness, which first manifests itself prior to the sixtieth (60) day following the issue date or the Person Covered's date of birth or reinstatement date of this rider, whichever is later;

b) Any Child Illness which existed at the issue date or reinstatement date of this rider, whichever is later;

c) Any Child Illness which is due to self-inflicted injuries while sane or insane;

d) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;

e) Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege;

f) Any act of terrorism. For this purpose an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government or organization and/or to put the public, or any section of public in fear;

g) Caused by or consequent upon suicide or attempted suicide or willful self injury or indulgence in alcohol or narcotics or drugs or insanity or arising from venereal disease;

h) Disability sustained by the Person Covered whilst entering, operating or servicing, ascending or descending from or with any aerial device or conveyance including sky diving, parachuting, bungee jumping, hang-gliding or ballooning except while the Person Covered is in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route;

i) Any breach of the law by Person Covered or any assault provoked by him;

j) Injury caused by nuclear fission, nuclear fusion, nuclear weapons material or radioactive contamination;

k) Any pre-existing conditions arising prior to inception of coverage;

l) If the disease is diagnosed within thirty (30) days from the issue date of this Supplementary Takaful Certificate or date of reinstatement, whichever is later, except for Accidental causes

m) For Person Covered who is a juvenile, any congenital defects/damages are specifically excluded

Note: This list is non-exhaustive. Please refer to the Takaful Certificate for full list of exclusions under this Takaful Certificate.

8) Can I cancel my Takaful Certificate?

If you find that this rider is no longer appropriate, you may cancel it by giving us a written notice.

9) What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee) to ensure that all correspondences reach you and/or nominee in a timely manner.

10) **Where can I get further information?**

Should you require additional information on Investment-Linked Takaful and/or Medical and Health Takaful, please refer to *insuranceinfo* booklet on 'Investment-Linked Takaful' and/or 'Medical and Health Takaful'. You can obtain a copy from our Takaful agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at :

Takaful Ikhlas Berhad
CRM Department
IKHLAS Point, Tower 11A, Avenue 5
Bangsar South, No. 8, Jalan Kerinchi
59200 Kuala Lumpur.

Tel: +603-2723 9696
Fax: +603-2723 9998
Website : www.takaful-ikhlas.com.my
E-mail: ikhlascare@takaful-ikhlas.com.my

11) Other types of similar Takaful cover available

*IKHLAS*link Waiver of Contributions Secure Takaful Rider

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS TAKAFUL CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND DISCUSS WITH THE AGENT OR CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.

The information provided in this Product Disclosure Sheet is valid effective as at: ~~dd/mm/yyyy~~26/12/2017